REMARKS

By this Amendment, the abstract is amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

John W. Fitzpatrick

Registration No. 41,018

JAO:JWF/mps

Attached:

Amended Abstract

Date: January 26, 2006

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Telephone: (703) 836-6400

DEPOSIT ACCOUNT USE AUTHORIZATION

Please grant any extension necessary for entry; Charge any fee due to our

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